

In re:  
John G. Kondoleon  
Georgia Kondoleon  
Debtors

Case No. 11-22501-ref  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db/jdb +John G. Kondoleon, 5121 Cassidy Drive, Schnecksville, PA 18078-2656  
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
13476460 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2284  
12602165 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA, America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12882959 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730  
12556245 Law Offices of Alan Mege, PO Box 1426, Bethlehem, PA 18016-1426  
12557307 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
12747894 +Thomas L. Lightner, Esquire, LIGHTNER LAW OFFICES, P.C., 4652 Hamilton Blvd., Allentown, PA 18103-6021  
13028972 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jun 03 2017 00:53:05 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg E-mail/Text: RVSVCBCINOTICE1@state.pa.us Jun 03 2017 00:52:37 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 03 2017 00:53:10 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12556531 EDI: BANKAMER2.COM Jun 03 2017 00:53:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102  
12587832 EDI: CAPITALONE.COM Jun 03 2017 00:53:00 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
12571173 +EDI: TSYS2.COM Jun 03 2017 00:53:00 Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
12555523 EDI: DISCOVER.COM Jun 03 2017 00:53:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
12664922 EDI: RMSC.COM Jun 03 2017 00:53:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
13314740 E-mail/Text: bankruptcy.bnc@ditech.com Jun 03 2017 00:52:29 Green Tree Servicing LLC, PO Box 6154, Rapid City, SD 57709-6154  
13173627 EDI: RESURGENT.COM Jun 03 2017 00:53:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
12933951 EDI: AIS.COM Jun 03 2017 00:53:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
12593143 +EDI: OPHSUBSID.COM Jun 03 2017 00:53:00 OAK HARBOR CAPITAL III LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12575526 EDI: PRA.COM Jun 03 2017 00:53:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
12656345 +E-mail/Text: csidl@sbcglobal.net Jun 03 2017 00:53:09 Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208  
12683292 EDI: AGFINANCE.COM Jun 03 2017 00:53:00 Springleaf Financial Services, PO Box 3251, Evansville, IN 47731

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12609431\* FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA, America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12933971\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
12934905\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
12646359\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, NORFOLK, VA 23541)  
12718760\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541)

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2017 at the address(es) listed below:

AMANDA LAUREN KURECIAN on behalf of Debtor John G. Kondoleon tlightner@lightnerlaw.com  
ANN E. SWARTZ on behalf of Creditor EverBank ecfmail@mwc-law.com, ecfmail@mwc-law.com  
ANN E. SWARTZ on behalf of Creditor Bank Of America, N.A. ecfmail@mwc-law.com, ecfmail@mwc-law.com  
CELINE P. DERKRIKORIAN on behalf of Creditor EverBank ecfmail@mwc-law.com  
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America, N.A., et al bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank Of America, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
MARISA MYERS COHEN on behalf of Creditor EverBank mcohen@mwc-law.com  
MARY F. KENNEDY on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC mary@javardianlaw.com, tami@javardianlaw.com  
ROBERT MICHAEL KLINE on behalf of Creditor MTGLQ Investors, LP Pacer@squirelaw.com, rmklinelaw@aol.com  
THOMAS I. PULEO on behalf of Creditor Bank Of America, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
THOMAS L. LIGHTNER on behalf of Joint Debtor Georgia Kondoleon tlightner@lightnerlaw.com, sbennett@lightnerlaw.com  
THOMAS L. LIGHTNER on behalf of Debtor John G. Kondoleon tlightner@lightnerlaw.com, sbennett@lightnerlaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

**Information to identify the case:**

Debtor 1 **John G. Kondoleon**  
First Name Middle Name Last Name  
Debtor 2 **Georgia Kondoleon**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **11-22501-ref**

Social Security number or ITIN **xxx-xx-8695**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-5089**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John G. Kondoleon  
aka John Kondoleon

Georgia Kondoleon

6/1/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**